

**Federal Financial Institutions Examination Council**



Please refer to page i,  
Table of Contents, for  
the required disclosure  
of estimated burden.

**Consolidated Reports of Condition and Income for  
A Bank With Domestic and Foreign Offices—FFIEC 031**

**Report at the close of business June 30, 2012**

(20120630)  
(RCON9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for state nonmember banks and three directors for state member banks, national banks, and savings associations.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

**Submission of Reports**

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at [CDR.Help@ffiec.gov](mailto:CDR.Help@ffiec.gov).

\_\_\_\_\_  
The Bank of New York Mellon  
Legal Title of Bank (RSSD 9017)  
New York  
City (RSSD 9130)

\_\_\_\_\_  
NY  
State Abbrev. (RSSD 9200)

\_\_\_\_\_  
10286  
ZIP Code (RSSD 9220)

FDIC Certificate Number 00639  
(RSSD 9050)

# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

## Table of Contents

<b>Signature Page</b> .....	Cover	Schedule RC-C—Loans and Lease Financing Receivables:	
<b>Contact Information</b> .....	ii,iii	Part I. Loans and Leases.....	RC-8, 9, 10, 11,12, 13
<b>Report of Income</b>		Part II. Loans to Small Businesses and Small Farms.....	RC-14, 15
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-16, 17, 18
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-E—Deposit Liabilities.....	RC-19, 20
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-F—Other Assets.....	RC-21
Schedule RI-D—Income from Foreign Offices.....	RI-8	Schedule RC-G—Other Liabilities.....	RC-21
Schedule RI-E—Explanations.....	RI-9, 10	Schedule RC-H—Selected Balance Sheet Items for Domestic Offices.....	RC-22
<b>Report of Condition</b>		Schedule RC-I—Assets and Liabilities of IBFs.....	RC-23
Schedule RC—Balance Sheet.....	RC-1, 2	Schedule RC-K—Quarterly Averages.....	RC-23
Schedule RC-A—Cash and Balances Due From Depository Institutions.....	RC-3	Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-24, 25, 26, 27
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7	Schedule RC-M—Memoranda.....	RC-28, 29, 30
<b>Disclosure of Estimated Burden</b>		Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-31, 32, 33, 34, 35
The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for review- ing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following:		Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....	RC-36, 37, 38
Secretary		Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks).....	RC-39
Board of Governors of the Federal Reserve System Washington, DC 20551		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-40, 41
Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, DC 20219		Schedule RC-R—Regulatory Capital.....	RC-42, 43, 44, 45, 46, 47
Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, DC 20429		Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-48, 49, 50
		Schedule RC-T—Fiduciary and Related Services.....	RC-51, 52, 53, 54
		Schedule RC-V—Variable Interest Entities.....	RC-55
		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	RC-56

For information or assistance, national banks, state nonmember banks and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, DC 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

## Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank—other than the Chief Financial Officer (or equivalent)—to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

### Chief Financial Officer (or Equivalent) Signing the Reports

\_\_\_\_\_  
Name (TEXT C490)

\_\_\_\_\_  
Title (TEXT C491)

\_\_\_\_\_  
E-mail Address (TEXT C492)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C493)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

\_\_\_\_\_  
Name (TEXT C495)

\_\_\_\_\_  
Title (TEXT C496)

\_\_\_\_\_  
E-mail Address (TEXT 4086)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT 8902)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT 9116)

## Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

### Primary Contact

\_\_\_\_\_  
Name (TEXT C366)

\_\_\_\_\_  
Title (TEXT C367)

\_\_\_\_\_  
E-mail Address (TEXT C368)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C369)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C370)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C371)

\_\_\_\_\_  
Title (TEXT C372)

\_\_\_\_\_  
E-mail Address (TEXT C373)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C374)

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C375)

## USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

### Primary Contact

\_\_\_\_\_  
Name (TEXT C437)

\_\_\_\_\_  
Title (TEXT C438)

\_\_\_\_\_  
E-mail Address (TEXT C439)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C440)

### Third Contact

\_\_\_\_\_  
Name (TEXT C870)

\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C873)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C442)

\_\_\_\_\_  
Title (TEXT C443)

\_\_\_\_\_  
E-mail Address (TEXT C444)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C445)

### Fourth Contact

\_\_\_\_\_  
Name (TEXT C875)

\_\_\_\_\_  
Title (TEXT C876)

\_\_\_\_\_  
E-mail Address (TEXT C877)

\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C878)

## Consolidated Report of Income for the period January 1, 2012 — June 30, 2012

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

### Schedule RI—Income Statement

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties.....	4435		65,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		6,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		0	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		21,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		0	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056		0	1.a.(1)(e)
(f) All other loans in domestic offices.....	B487		43,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		88,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		223,000	1.a.(3)
b. Income from lease financing receivables.....	4065		45,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		275,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		133,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		595,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		259,000	1.d.(3)
e. Interest income from trading assets.....	4069		1,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		3,000	1.f.
g. Other interest income.....	4518		1,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		1,535,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		1,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		13,000	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more.....	A517		6,000	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000.....	A518		0	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		62,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		4,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		30,000	2.c.

<sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

**Schedule RI—Continued**

	Year to date					
	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands						
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....	4200		55,000		2.d.	
e. Total interest expense (sum of items 2.a. through 2.d.).....	4073		171,000		2.e.	
3. Net interest income (item 1.h minus 2.e).....				4074	1,364,000	3.
4. Provisions for loan and lease losses.....				4230	(24,000)	4.
5. Noninterest income:						
a. Income from fiduciary activities <sup>1</sup> .....	4070		2,229,000			5.a.
b. Service charges on deposit accounts in domestic offices.....	4080		202,000			5.b.
c. Trading revenue <sup>2</sup> .....	A220		318,000			5.c.
d. (1) Fees and commissions from securities brokerage.....	C886		37,000			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		0			5.d.(2)
(3) Fees and commissions from annuity sales.....	C887		0			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386		0			5.d.(4)
(5) Income from other insurance activities.....	C387		0			5.d.(5)
e. Venture capital revenue.....	B491		0			5.e.
f. Net servicing fees.....	B492		0			5.f.
g. Net securitization income.....	B493		0			5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416		0			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415		0			5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	B496		0			5.k.
l. Other noninterest income*.....	B497		486,000			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....				4079	3,272,000	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....				3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....				3196	87,000	6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		1,735,000			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		339,000			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232		81,000			7.c.(2)
d. Other noninterest expense*.....	4092		1,832,000			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....				4093	3,987,000	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....				4301	760,000	8.
9. Applicable income taxes (on item 8).....				4302	227,000	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....				4300	533,000	10.
11. Extraordinary items and other adjustments, net of income taxes*.....				4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....				G104	533,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....				G103	16,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....				4340	517,000	14.

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

<sup>2</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

**Schedule RI—Continued**

Memoranda	Dollar Amounts in Thousands	Year to date				
		RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513			0		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></i>						
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431			0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			0		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			35,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150			33,118		M.5.
6. Not applicable						
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....	9106			0		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):						
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>						
a. Interest rate exposures.....	8757			32,000		M.8.a.
b. Foreign exchange exposures.....	8758			278,000		M.8.b.
c. Equity security and index exposures.....	8759			9,000		M.8.c.
d. Commodity and other exposures.....	8760			0		M.8.d.
e. Credit exposures.....	F186			(1,000)		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. <sup>1</sup></i>						
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			18,000		M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094			(6,000)		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a. Net gains (losses) on credit derivatives held for trading.....	C889			(1,000)		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0		M.9.b.
10. Credit losses on derivatives (see instructions).....	A251			0		M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	A530			NO		M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>						
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228			0		M.12.

<sup>1</sup> The asset size tests are generally based on the total assets reported in the June 30, 2011, Report of Condition.

<sup>2</sup> For example, a bank acquired on March 1, 2012, would report 20120301.

**Schedule RI—Continued**

Memoranda

Dollar Amounts in Thousands

	Year to date				
	RIAD	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets.....	F551			0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552			0	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553			0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554			0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses.....	J319			93,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320			8,000	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321			85,000	M.14.c.

**Schedule RI-A—Changes in Bank Equity Capital**

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the <i>December 31, 2011</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		17,909,000		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		17,909,000		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		517,000		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		0		5.
6. Treasury stock transactions, net.....	B510		0		6.
7. Changes incident to business combinations, net.....	4356		0		7.
8. LESS: Cash dividends declared on preferred stock.....	4470		0		8.
9. LESS: Cash dividends declared on common stock.....	4460		150,000		9.
10. Other comprehensive income <sup>1</sup> .....	B511		317,000		10.
11. Other transactions with parent holding company* (not included in items 5, 6, 8 or 9 above).....	4415		76,000		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		18,669,000		12.

\* Describe on Schedule RI-E—Explanations.

<sup>1</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

**Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses**

**Part I. Charge-offs and Recoveries on Loans and Leases**

**Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

	(Column A) Charge offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year to date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1–4 family residential construction loans.....	C891			0	C892			0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893			0	C894			0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584			0	3585			0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411			0	5412			0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....	C234		15,000		C217		3,000		1.c.(2)(a)
(b) Secured by junior liens.....	C235			0	C218			0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588			0	3589			0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895			0	C896			0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897			0	C898			0	1.e.(2)
f. In foreign offices.....	B512			0	B513			0	1.f.

<sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

**Schedule RI-B—Continued**

**Part I. Continued**

		Dollar Amounts in Thousands				
2. Loans to depository institutions and acceptances of other banks:						
a.	To U.S. banks and other U.S. depository institutions.....	0			0	2.a.
b.	To foreign banks.....	0			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....						
4. Commercial and industrial loans:						
a.	To U.S. addressees (domicile).....	0			1,000	4.a.
b.	To non-U.S. addressees (domicile).....	0			0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:						
a.	Credit cards.....	0			0	5.a.
b.	Automobile loans.....	0			0	5.b.
c.	Other (includes revolving credit plans other than credit cards and other consumer loans).....	0			0	5.c.
6. Loans to foreign governments and official institutions.....						
7. All other loans.....						
		4,000			0	7.
8. Lease financing receivables:						
a.	Leases to individuals for household, family, and other personal expenditures.....	0			0	8.a.
b.	All other leases.....	0			0	8.b.
9. Total (sum of items 1 through 8).....						

Memoranda	(Column A) Charge offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year to date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....									
	5409			0				0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....									
	4652			0	4662			0	M.2.
3. Not applicable.									

Memorandum item 4 is to be completed by banks that, (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	Calendar year to date				
	RIAD	Bil	Mil	Thou	
	C388			0	M.4.

<sup>1</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

**Schedule RI-B—Continued**

**Part II. Changes in Allowance for Loan and Lease Losses**

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Balance most recently reported for the <i>December 31, 2011</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....				374,000	1.
2.	Recoveries (must equal part I, item 9, column B above).....				4,000	2.
3.	LESS: Charge-offs (must equal part I, item 9, column A above less Schedule RI-B, part II, item 4).....	C079			19,000	3.
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523			0	4.
5.	Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230			(24,000)	5.
6.	Adjustments* (see instructions for this schedule).....				0	6.
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....				335,000	7.

\* Describe on Schedule RI-E—Explanations

**Memoranda**

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	C435			0	M.1.
<p><i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i></p>						
2.	Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389			0	M.2.
3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390			0	M.3.
<p><i>Memorandum item 4 is to be completed by all banks.</i></p>						
4.	Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	C781			0	M.4.

**Schedule RI-D—Income from Foreign Offices**

*For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.*

	Dollar Amounts in Thousands	Year to date			
		RIAD	Bil	Mil	
1. Total interest income in foreign offices.....		C899		500,000	1.
2. Total interest expense in foreign offices.....		C900		128,000	2.
3. Provision for loan and lease losses in foreign offices.....		C901		0	3.
4. Noninterest income in foreign offices:					
a. Trading revenue.....		C902		124,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903		0	4.b.
c. Net securitization income.....		C904		0	4.c.
d. Other noninterest income.....		C905		1,102,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....		C906		40,000	5.
6. Total noninterest expense in foreign offices.....		C907		1,071,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....		C908		1,000	7.
8. Applicable income taxes (on items 1 through 7).....		C909		155,000	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....		C910		0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....		C911		413,000	10.
11. Not applicable.					
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913		4,000	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914		417,000	13.

**Schedule RI-E—Explanations**

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Year to date			
		RIAD	Bil	Mil	
Dollar Amounts in Thousands					
<b>1. Other noninterest income (from Schedule RI, item 5.I).</b>					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:					
a.	Income and fees from the printing and sale of checks.....	C013		0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		0	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016		0	1.c.
d.	Rent and other income from other real estate owned.....	4042		0	1.d.
e.	Safe deposit box rent.....	C015		0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		0	1.f.
g.	Bank card and credit card interchange fees.....	F555		0	1.g.
h.	Gains on bargain purchases.....	J447		0	1.h.
i.	<span style="border: 1px solid black; padding: 1px;">TEXT 4461</span> Funds Transfer Fees	4461		40,000	1.i.
j.	<span style="border: 1px solid black; padding: 1px;">TEXT 4462</span> Standby L/C Fees	4462		22,000	1.j.
k.	<span style="border: 1px solid black; padding: 1px;">TEXT 4463</span> Interaffiliate Income	4463		240,000	1.k.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017		0	2.a.
b.	Advertising and marketing expenses.....	0497		0	2.b.
c.	Directors' fees.....	4136		0	2.c.
d.	Printing, stationery, and supplies.....	C018		0	2.d.
e.	Postage.....	8403		0	2.e.
f.	Legal fees and expenses.....	4141		539,000	2.f.
g.	FDIC deposit insurance assessments.....	4146			2.g.
h.	Accounting and auditing expenses.....	F556		0	2.h.
i.	Consulting and advisory expenses.....	F557		96,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0	2.j.
k.	Telecommunications expenses.....	F559		0	2.k.
l.	<span style="border: 1px solid black; padding: 1px;">TEXT 4464</span> Computer Software	4464		201,000	2.l.
m.	<span style="border: 1px solid black; padding: 1px;">TEXT 4467</span> Computer Systems	4467		221,000	2.m.
n.	<span style="border: 1px solid black; padding: 1px;">TEXT 4468</span> Sub Custodian Charges	4468		138,000	2.n.
<b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):</b>					
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4469</span>	4469		0	3.a.(1)
	(2) Applicable income tax effect.....	4486		0	3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4487</span>	4487		0	3.b.(1)
	(2) Applicable income tax effect.....	4488		0	3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT 4489</span>	4489		0	3.c.(1)
	(2) Applicable income tax effect.....	4491		0	3.c.(2)

**Schedule RI-E—Continued**

		Year to date				
		RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands						
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXT B526	B526			0	4.a.
b.	TEXT B527	B527			0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498	Deferred Taxes on Goodwill	4498		(10,000)	5.a.
b.	TEXT 4499	Awards of Parent Stock	4499		83,000	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	TEXT 4521		4521		0	6.a.
b.	TEXT 4522		4522		0	6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):						
Comments? .....		4769			YES	7.

Other explanations (please type or print clearly):

(TEXT 4769) 
 RI-E 2.o Travel & Entertainment \$ 56,000  
 RI-E 2.p Interaffiliate Expenses \$222,000  
 RI-E 5.c Capital Contribution from Parent \$3,000

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2012

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
<b>ASSETS</b>									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin <sup>1</sup>			0081			3,160,000		1.a.
b.	Interest-bearing balances <sup>2</sup>			0071			107,102,000		1.b.
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754			8,793,000		2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773			80,993,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold in domestic offices		RCON	B987			4,000		3.a.
b.	Securities purchased under agreements to resell <sup>3</sup>		RCFD	B989			3,971,000		3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):			RCFD					
a.	Loans and leases held for sale			5369			8,000		4.a.
b.	Loans and leases, net of unearned income	B528					27,745,000		4.b.
c.	LESS: Allowance for loan and lease losses	3123					335,000		4.c.
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529			27,410,000		4.d.
5.	Trading assets (from Schedule RC-D)			3545			4,149,000		5.
6.	Premises and fixed assets (including capitalized leases)			2145			1,235,000		6.
7.	Other real estate owned (from Schedule RC-M)			2150			9,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies			2130			1,001,000		8.
9.	Direct and indirect investments in real estate ventures			3656			0		9.
10.	Intangible assets:								
a.	Goodwill			3163			6,403,000		10.a.
b.	Other intangible assets (from Schedule RC-M)			0426			1,530,000		10.b.
11.	Other assets (from Schedule RC-F)			2160			13,301,000		11.
12.	Total assets (sum of items 1 through 11)			2170			259,069,000		12.
<b>LIABILITIES</b>									
13.	Deposits:			RCON					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			2200			116,929,000		13.a.
(1)	Noninterest-bearing <sup>4</sup>	RCON	6631				71,309,000		13.a.(1)
(2)	Interest-bearing	RCON	6636				45,620,000		13.a.(2)
b.	In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN					
(1)	Noninterest-bearing	RCFN	6631				4,871,000		13.b.(1)
(2)	Interest-bearing	RCFN	6636				94,664,000		13.b.(2)
14.	Federal funds purchased and securities sold under agreements to repurchase:								
a.	Federal funds purchased in domestic offices <sup>5</sup>		RCON	B993			4,305,000		14.a.
b.	Securities sold under agreements to repurchase <sup>6</sup>		RCFD	B995			1,009,000		14.b.
15.	Trading liabilities (from Schedule RC-D)			RCFD			6,135,000		15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCFD			3,137,000		16.
17.	and 18.								Not applicable

<sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>2</sup> Includes time certificates of deposit not held for trading.

<sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

<sup>4</sup> Includes noninterest-bearing demand, time, and savings deposits.

<sup>5</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>6</sup> Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCFD	Tril	Bil	Mil	Thou	
<b>LIABILITIES—Continued</b>						
19. Subordinated notes and debentures <sup>1</sup> .....	3200			1,065,000		19.
20. Other liabilities (from Schedule RC-G).....	2930			7,935,000		20.
21. Total liabilities (sum of items 13 through 20).....	2948			240,050,000		21.
22. Not applicable.						
<b>EQUITY CAPITAL</b>						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus.....					0	23.
24. Common stock.....				1,135,000		24.
25. Surplus (exclude all surplus related to preferred stock).....				9,681,000		25.
26. a. Retained earnings.....				8,819,000		26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....				(966,000)		26.b.
c. Other equity capital components <sup>3</sup> .....				0		26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....				18,669,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			350,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105					28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300					29.

Memoranda

**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2011 .....
- | RCFD | Number |
|------|--------|
| 6724 |        |
- M.1.
- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
  - 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
  - 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
  - 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
  - 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
  - 6 = Review of the bank's financial statements by external auditors
  - 7 = Compilation of the bank's financial statements by external auditors
  - 8 = Other audit procedures (excluding tax preparation work)
  - 9 = No external audit work

**To be reported with the March Report of Condition.**

2. Bank's fiscal year-end date.....
- | RCON | MM DD |
|------|-------|
| 8678 |       |
- M.2.

<sup>1</sup> Includes limited-life preferred stock and related surplus.

<sup>2</sup> Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

<sup>3</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares.

**Schedule RC-A—Cash and Balances Due From Depository Institutions**

Exclude assets held for trading

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022			1,433,000					1.
a. Cash items in process of collection and unposted debits.....					0020			1,350,000	1.a.
b. Currency and coin.....					0080			83,000	1.b.
2. Balances due from depository institutions in the U.S. ....					0082			3,352,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083			706,000					2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085			3,566,000					2.b.
3. Balances due from banks in foreign countries and foreign central banks.....					0070			439,000	3.
a. Foreign branches of other U.S. banks.....	0073			182,000					3.a.
b. Other banks in foreign countries and foreign central banks.....	0074			63,025,000					3.b.
4. Balances due from Federal Reserve Banks.....	0090			41,350,000	0090			41,350,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010			110,262,000	0010			46,574,000	5.

**Schedule RC-B—Securities**

Exclude assets held for trading.

	Held to maturity								Available for sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
1. U.S. Treasury securities....	0211			862,000	0213			922,000	1286			12,649,000	1287			13,194,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies <sup>1</sup> .....	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> ....	1294			0	1295			0	1297			869,000	1298			895,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			79,000	8497			82,000	8498			5,504,000	8499			5,546,000	3.

<sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>2</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to maturity								Available-for sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4. Mortgage-backed securities (MBS):																
a. Residential mortgage pass-through securities:																
(1) Guaranteed by GNMA.....	G300		810,000		G301		819,000		G302		307,000		G303		319,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		5,504,000		G305		5,567,000		G306		22,665,000		G307		23,261,000	4.a.(2)
(3) Other pass-through securities.....	G308		0		G309		0		G310		0		G311		0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G312		21,000		G313		23,000		G314		8,555,000		G315		8,582,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G316		0		G317		0		G318		0		G319		0	4.b.(2)
(3) All other residential MBS.....	G320		1,487,000		G321		1,430,000		G322		6,684,000		G323		6,661,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial mortgage pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		0		K143		0		K144		28,000		K145		29,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146		8,000		K147		7,000		K148		0		K149		0	4.c.(1)(b)

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held to maturity								Available for sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4 c. (2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....																	
	K150			0	K151			0	K152			0	K153			0	4.c.(2)(a)
(b) All other commercial MBS.....																	
	K154			19,000	K155			16,000	K156			3,166,000	K157			3,230,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:																	
a. Asset-backed Securities (ABS).....																	
	C026			0	C988			0	C989			2,338,000	C027			2,321,000	5.a.
b. Structured financial products:																	
(1) Cash.....																	
	G336			0	G337			0	G338			0	G339			0	5.b.(1)
(2) Synthetic.....																	
	G340			0	G341			0	G342			0	G343			0	5.b.(2)
(3) Hybrid.....																	
	G344			0	G345			0	G346			78,000	G347			67,000	5.b.(3)
6. Other debt securities:																	
a. Other domestic debt securities.....																	
	1737			0	1738			0	1739			1,839,000	1741			1,902,000	6.a.
b. Foreign debt securities.....																	
	1742			3,000	1743			3,000	1744			14,464,000	1746			14,765,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .																	
									A510			220,000	A511			221,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....																	
	1754			8,793,000	1771			8,869,000	1772			79,366,000	1773			80,993,000	8.

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

<sup>2</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

**Schedule RC-B—Continued**

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities <sup>1</sup> .....			76,240,000		M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup>					
(1) Three months or less.....	A549		4,435,000		M.2.a.(1)
(2) Over three months through 12 months.....	A550		736,000		M.2.a.(2)
(3) Over one year through three years.....	A551		15,183,000		M.2.a.(3)
(4) Over three years through five years.....	A552		7,881,000		M.2.a.(4)
(5) Over five years through 15 years.....	A553		7,960,000		M.2.a.(5)
(6) Over 15 years.....	A554		3,457,000		M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>					
(1) Three months or less.....	A555		2,132,000		M.2.b.(1)
(2) Over three months through 12 months.....	A556		1,000		M.2.b.(2)
(3) Over one year through three years.....	A557		2,000		M.2.b.(3)
(4) Over three years through five years.....	A558		1,000		M.2.b.(4)
(5) Over five years through 15 years.....	A559		23,427,000		M.2.b.(5)
(6) Over 15 years.....	A560		4,331,000		M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>					
(1) Three years or less.....	A561		8,469,000		M.2.c.(1)
(2) Over three years.....	A562		11,531,000		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		2,310,000		M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782		0		M.4.a.
b. Fair value.....	8783		0		M.4.b.

<sup>1</sup> Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

<sup>2</sup> Exclude investments in mutual funds and other equity securities with readily determinable fair values.

<sup>3</sup> Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

<sup>4</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>5</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a. sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

<sup>6</sup> Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

**Schedule RC-B—Continued**

Memoranda—Continued

Dollar Amounts in Thousands	Held to maturity								Available for sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>																	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																	
a. Credit card																	
receivables.....	B838		0		B839		0		B840		925,000		B841		930,000		M.5.a.
b. Home equity lines.....	B842		0		B843		0		B844		5,000		B845		8,000		M.5.b.
c. Automobile loans.....	B846		0		B847		0		B848		61,000		B849		61,000		M.5.c.
d. Other consumer loans...	B850		0		B851		0		B852		60,000		B853		61,000		M.5.d.
e. Commercial and industrial loans.....																	
	B854		0		B855		0		B856		89,000		B857		76,000		M.5.e.
f. Other.....	B858		0		B859		0		B860		1,198,000		B861		1,185,000		M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):																	
a. Trust preferred securities issued by financial institutions.....																	
	G348		0		G349		0		G350		0		G351		0		M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....																	
	G352		0		G353		0		G354		0		G355		0		M.6.b.
c. Corporate and similar loans.....																	
	G356		0		G357		0		G358		78,000		G359		67,000		M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....																	
	G360		0		G361		0		G362		0		G363		0		M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....																	
	G364		0		G365		0		G366		0		G367		0		M.6.e.
f. Diversified (mixed) pools of structured financial products.....																	
	G368		0		G369		0		G370		0		G371		0		M.6.f.
g. Other collateral or reference assets.....																	
	G372		0		G373		0		G374		0		G375		0		M.6.g.

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

**Schedule RC-C—Loans and Lease Financing Receivables**

**Part I. Loans and Leases**

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate.....	1410			4,475,000					1.
a. Construction, land development, and other land loans:									
(1) 1–4 family residential construction loans.....					F158			1,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....					F159			70,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....					1420				1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					1797				1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens.....					5367			3,394,000	1.c.(2)(a)
(b) Secured by junior liens.....					5368			11,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....					1460			366,000	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....					F160				1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....					F161			339,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S. ....					B531				2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532			0					2.a.(1)
(2) To other commercial banks in the U.S. ....	B533			21,000					2.a.(2)
b. To other depository institutions in the U.S. ....	B534			0	B534				2.b.
c. To banks in foreign countries.....					B535			615,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536			9,000					2.c.(1)
(2) To other banks in foreign countries.....	B537			5,759,000					2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590			0	1590				3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....	1763			1,187,000	1763			165,000	4.a.
b. To non-U.S. addressees (domicile).....	1764			323,000	1764				4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards.....	B538			0	B538			0	6.a.
b. Other revolving credit plans.....	B539			0	B539			0	6.b.
c. Automobile loans.....	K137			0	K137			0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207			26,000	K207			25,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081			69,000	2081				7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	2107			61,000	2107			23,000	8.

**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans.....	1563			13,338,000					9.
a. Loans to nondepository financial institutions.....					J454			3,393,000	9.a.
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured).....					1545			6,186,000	9.b.(1)
(2) All other loans (exclude consumer loans).....					J451			101,000	9.b.(2)
10. Lease financing receivables (net of unearned income).....					2165			2,520,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162			0					10.a.
b. All other leases.....	F163			2,520,000					10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123			35,000	2123			34,000	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122			27,753,000	2122			17,175,000	12.

**Memoranda**

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1–4 family residential construction loans.....	K158			0
(2) Other construction loans and all land development and other land loans.....	K159			0
b. Loans secured by 1–4 family residential properties in domestic offices.....	F576			24,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160			0
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161			0
(2) Loans secured by other nonfarm nonresidential properties.....	K162			0
e. Commercial and industrial loans:	RCFD			
(1) To U.S. addressees (domicile).....	K163			0
(2) To non-U.S. addressees (domicile).....	K164			0
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165			0
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>	RCON			
(1) Loans secured by farmland in domestic offices.....	K166			0
(2) Loans to depository institutions and acceptances of other banks.....	K167			0
(3) Loans to finance agricultural production and other loans to farmers.....	K168			0
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K098			0
(b) Automobile loans.....	K203			0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K204			0
(5) Loans to foreign governments and official institutions.....	K212			0
(6) Other loans <sup>1</sup> .....	K267			0
(7) Loans secured by real estate in foreign offices.....	RCFN			
	K289			0

<sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1,2</sup>						
(1) Three months or less.....	A564			443,000		M.2.a.(1)
(2) Over three months through 12 months.....	A565			474,000		M.2.a.(2)
(3) Over one year through three years.....	A566			249,000		M.2.a.(3)
(4) Over three years through five years.....	A567			623,000		M.2.a.(4)
(5) Over five years through 15 years.....	A568			504,000		M.2.a.(5)
(6) Over 15 years.....	A569			921,000		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1,3</sup>		RCFD				
(1) Three months or less.....	A570			20,659,000		M.2.b.(1)
(2) Over three months through 12 months.....	A571			763,000		M.2.b.(2)
(3) Over one year through three years.....	A572			110,000		M.2.b.(3)
(4) Over three years through five years.....	A573			212,000		M.2.b.(4)
(5) Over five years through 15 years.....	A574			1,806,000		M.2.b.(5)
(6) Over 15 years.....	A575			773,000		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247			16,130,000		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A <sup>4</sup> .....	2746			219,000		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON					
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A).....	5370			1,666,000		M.4.
	RCFD					
	B837			0		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>						
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	C391			0		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>						
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):						
a. Outstanding balance.....	C779			0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	C780			0		M.7.b.

<sup>1</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>2</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total non accrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>3</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and lease from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>4</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)).....	F230			0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2011, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231			0	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232			0	M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577			42,000	M.9.

	Dollar Amounts in Thousands				Dollar Amounts in Thousands				
	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>									
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a. Loans secured by real estate.....	F608			0					M.10.a.
(1) Construction, land development, and other land loans.....					F578			0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F579			0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F580			0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens.....					F581			0	M.10.a.(3)(b)(1)
(2) Secured by junior liens.....					F582			0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F583			0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584			0	M.10.a.(5)
b. Commercial and industrial loans.....	F585			8,000	F585			0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F586			0	F586			0	M.10.c.(1)
(2) Other revolving credit plans.....	F587			0	F587			0	M.10.c.(2)
(3) Automobile loans.....	K196			0	K196			0	M.10.c.(3)
(4) Other consumer loans.....	K208			0	K208			0	M.10.c.(4)
d. Other loans.....	F589			0	F589			0	M.10.d.

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	Dollar Amounts in Thousands								
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate.....	F609			0					M.11.a
(1) Construction, land development, and other land loans.....					F590			0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F591			0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F592			0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens.....					F593			0	M.11.a.(3)(b)(1)
(2) Secured by junior liens.....					F594			0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F595			0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F596			0	M.11.a.(5)
b. Commercial and industrial loans.....	F597			8,000	F597			0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F598			0	F598			0	M.11.c.(1)
(2) Other revolving credit plans.....	F599			0	F599			0	M.11.c.(2)
(3) Automobile loans.....	K195			0	K195			0	M.11.c.(3)
(4) Other consumer loans.....	K209			0	K209			0	M.11.c.(4)
d. Other loans.....	F601			0	F601			0	M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	Dollar Amounts in Thousands												
	RCFD	Bil	Mil	Thou	RCF	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate.....	G091			0	G092			0	G093			0	M.12.a.
b. Commercial and industrial loans.....	G094			0	G095			0	G096			0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097			0	G098			0	G099			0	M.12.c.
d. All other loans and all leases.....	G100			0	G101			0	G102			0	M.12.d.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2011.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....				0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIAD			0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCFD			1,366,000	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					M.15.a.(1)
(2) Proprietary reverse mortgages.....					M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					M.15.b.(1)
(2) Proprietary reverse mortgages.....					M.15.b.(2)
c. Principal amount of reverse mortgages originations that have been sold during the year:		Bil	Mil	Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....					M.15.c.(1)
(2) Proprietary reverse mortgages.....					M.15.c.(2)

**Schedule RC-C—Continued**

**Part II. Loans to Small Businesses and Small Farms**

Report the number and amount currently outstanding as of the report date of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan: (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

**Loans to Small Businesses**

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank’s “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, **and** all or substantially all of the dollar volume of your bank’s “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have **original amounts** of \$100,000 or less (If your bank has no loans outstanding in **both** of these two loan categories, place an “X” in the box marked “NO.”).....

RCON	Yes / No
6999	NO

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total **number** of loans **currently outstanding** for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5562	2.a.
5563	2.b.

a. “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.).....

b. “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

Column A	(Column B) Amount Currently Outstanding			
Number of Loans	RCON	Bil	Mil	Thou

3. Number and amount *currently outstanding* of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):

a. With <i>original amounts</i> of \$100,000 or less.....	5564	0	5565	0	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	1	5567	0	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	10	5569	4,000	3.c.

4. Number and amount *currently outstanding* of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):

a. With <i>original amounts</i> of \$100,000 or less.....	5570	161	5571	4,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	23	5573	3,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	20	5575	7,000	4.c.

Dollar Amounts in Thousands

**Schedule RC-C—Continued**

**Part II. Continued**

**Agricultural Loans to Small Farms**

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have *original amounts* of \$100,000 or less (If your bank has no loans outstanding in *both* of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes / No
6860	X

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, part I, loan categories:

Number of Loans	
RCON	
5576	
5577	

6.a.

6.b.

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.).....

	Column A				(Column B)					
	Number of Loans				Amount Currently Outstanding					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands										
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):										
a. With <i>original amounts</i> of \$100,000 or less.....	5578			0	5579			0		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580			0	5581			0		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582			0	5583			0		7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):										
a. With <i>original amounts</i> of \$100,000 or less.....	5584			0	5585			0		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586			0	5587			0		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588			0	5589			0		8.c.

**Schedule RC-D—Trading Assets and Liabilities**

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
<b>ASSETS</b>								
1. U.S. Treasury securities.....	3531		120,000		3531		120,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532		0		3532		0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533		0		3533		0	3.
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		0		G379		0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> (include CMOs, REMICs, and stripped MBS).....	G380		0		G380		0	4.b.
c. All other residential MBS.....	G381		0		G381		0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K197		0		K197		0	4.d.
e. All other commercial MBS.....	K198		0		K198		0	4.e.
5. Other debt securities .....								
a. Structured financial products:								
(1) Cash.....	G383		0		G383		0	5.a.(1)
(2) Synthetic.....	G384		0		G384		0	5.a.(2)
(3) Hybrid.....	G385		0		G385		0	5.a.(3)
b. All other debt securities.....	G386		11,000		G386		11,000	5.b.
6. Loans:								
a. Loans secured by real estate.....	F610		0					6.a.
(1) Construction, land development, and other land loans.....					F604		0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....					F605		0	6.a.(2)
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F606		0	6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens.....					F607		0	6.a.(3)(b)(1)
(2) Secured by junior liens.....					F611		0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F612		0	6.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F613		0	6.a.(5)
b. Commercial and industrial loans.....	F614		5,000		F614		5,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F615		0		F615		0	6.c.(1)
(2) Other revolving credit plans.....	F616		0		F616		0	6.c.(2)
(3) Automobile loans.....	K199		0		K199		0	6.c.(3)
(4) Other consumer loans.....	K210		0		K210		0	6.c.(4)
d. Other loans.....	F618		0		F618		0	6.d.
7.–8. Not applicable								

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D—Continued

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil	Mil Thou	RCON	Bil	Mil Thou	
Dollar Amounts in Thousands							
9. Other trading assets.....	3541		165,000	3541		143,000	9.
10. Not applicable							
11. Derivatives with a positive fair value.....	3543		3,848,000	3543		2,652,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545		4,149,000	3545		2,931,000	12.
<b>LIABILITIES</b>							
13. a. Liability for short positions.....	3546		291,000	3546		291,000	13.a.
b. Other trading liabilities.....	F624		0	F624		0	13.b.
14. Derivatives with a negative fair value.....	3547		5,844,000	3547		4,857,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548		6,135,000	3548		5,148,000	15.

Memoranda

	(Column A)			(Column B)			
	RCFD	Bil	Mil Thou	RCON	Bil	Mil Thou	
Dollar Amounts in Thousands							
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):							
a. Loans secured by real estate.....	F790		0				M.1.a.
(1) Construction, land development, and other land loans.....				F625		0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....				F626		0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....				F627		0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens.....				F628		0	M.1.a.(3)(b)(1)
(2) Secured by junior liens.....				F629		0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....				F630		0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....				F631		0	M.1.a.(5)
b. Commercial and industrial loans.....	F632		5,000	F632		5,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards.....	F633		0	F633		0	M.1.c.(1)
(2) Other revolving credit plans.....	F634		0	F634		0	M.1.c.(2)
(3) Automobile loans.....	K200		0	K200		0	M.1.c.(3)
(4) Other consumer loans.....	K211		0	K211		0	M.1.c.(4)
d. Other loans.....	F636		0	F636		0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:							
a. Fair value.....	F639		0	F639		0	M.2.a.
b. Unpaid principal balance.....	F640		0	F640		0	M.2.b.

Schedule RC-D—Continued

Memoranda—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):								
a. Trust preferred securities issued by financial institutions.....	G299			0	G299			0
M.3.a.								
b. Trust preferred securities issued by real estate investment trusts.....	G332			0	G332			0
M.3.c.								
c. Corporate and similar loans.....	G333			0	G333			0
M.3.c.								
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			0	G334			0
M.3.d.								
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335			0	G335			0
M.3.e.								
f. Diversified (mixed) pools of structured financial products.....	G651			0	G651			0
M.3.f.								
g. Other collateral or reference assets.....	G652			0	G652			0
M.3.g.								
4. Pledged trading assets:								
a. Pledged securities.....	G387			0	G387			0
M.4.a.								
b. Pledged loans.....	G388			0	G388			0
M.4.b.								

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
5. Asset-backed securities:				
a. Credit card receivables.....	F643			0
M.5.a.				
b. Home equity lines.....	F644			0
M.5.b.				
c. Automobile loans.....	F645			0
M.5.c.				
d. Other consumer loans.....	F646			0
M.5.d.				
e. Commercial and industrial loans.....	F647			0
M.5.e.				
f. Other.....	F648			0
M.5.f.				
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651			0
M.6.				
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values.....	F652		112,000	
M.7.a.				
b. Other.....	F653			0
M.7.b.				
8. Loans pending securitization.....	F654			0
M.8.				
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): <sup>1</sup>				
a. TEXT F655	F655			0
M.9.a.				
b. TEXT F656	F656			0
M.9.b.				
c. TEXT F657	F657			0
M.9.c.				
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):				
a. TEXT F658	F658			0
M.10.a.				
b. TEXT F659	F659			0
M.10.b.				
c. TEXT F660	F660			0
M.10.c.				

<sup>1</sup> Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts								Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits <sup>1</sup> (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands												
Deposits of:												
1. Individuals, partnerships, and corporations.....			59,717,000								51,024,000	1.
2. U.S. Government.....			3,000								0	2.
3. States and political subdivisions in the U.S. ....			2,829,000								19,000	3.
4. Commercial banks and other depository institutions in the U.S. ....			404,000								4,000	4.
5. Banks in foreign countries.....			2,578,000								327,000	5.
6. Foreign governments and official institutions (including foreign central banks).....			24,000								0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....							65,531,000					7.

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835			0	M.1.a.
b. Total brokered deposits.....	2365			0	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>2</sup>					
(1) Brokered deposits of less than \$100,000.....	2343			0	M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472			0	M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	A243			0	M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	K219			0	M.1.d.(2)
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	K220			0	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) .....	5590				M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223			0	M.1.f

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>2</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

**Schedule RC-E—Continued**

**Part I. Continued**

Memoranda—Continued

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....		6810		21,179,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....		0352		51,000	M.2.a.(2)
b. Total time deposits of less than \$100,000.....		6648		1,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....		J473		2,000	M.2.c.
d. Total time deposits of more than \$250,000.....		J474		30,141,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....				0	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: <sup>1, 2</sup>					
(1) Three months or less.....		A579		1,000	M.3.a.(1)
(2) Over three months through 12 months.....		A580		0	M.3.a.(2)
(3) Over one year through three years.....		A581		0	M.3.a.(3)
(4) Over three years.....		A582		0	M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....				1,000	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: <sup>1, 4</sup>					
(1) Three months or less.....		A584		30,128,000	M.4.a.(1)
(2) Over three months through 12 months.....		A585		5,000	M.4.a.(2)
(3) Over one year through three years.....		A586		10,000	M.4.a.(3)
(4) Over three years.....		A587		0	M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....				3,000	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....				30,130,000	M.4.c.

<sup>1</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>2</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>3</sup> Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

**Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)**

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks).....				77,530,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....		B554		1,230,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....		2625		14,438,000	3.
4. Foreign governments and official institutions (including foreign central banks).....		2650		6,331,000	4.
5. U.S. Government and states and political subdivisions in the U.S. ....		B555		6,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....		2200		99,535,000	6.

Memorandum

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....		A245		11,743,000	M.1.

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable <sup>1</sup> .....			B556		580,000		1.
2.	Net deferred tax assets <sup>2</sup> .....			2148		80,000		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> on:							
a.	Mortgage loans.....			A519		0		3.a.
b.	Other financial assets.....			A520		0		3.b.
4.	Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....			1752		393,000		4.
5.	Life insurance assets:							
a.	General account life insurance assets.....			K201		1,197,000		5.a.
b.	Separate account life insurance assets.....			K202		1,378,000		5.b.
c.	Hybrid account life insurance assets.....			K270		1,021,000		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2168		8,652,000		6.
a.	Prepaid expenses (excluding prepaid assessments).....	2166	0					6.a.
b.	Repossessed personal property (including vehicles).....	1578	0					6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0					6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0					6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0					6.e.
f.	Prepaid deposit insurance assessments.....	J449						6.f.
g.	TEXT 3549 Accounts Receivable	3549	2,857,000					6.g.
h.	TEXT 3550	3550	0					6.h.
i.	TEXT 3551	3551	0					6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160		13,301,000		7.

**Schedule RC-G—Other Liabilities**

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup> .....			3645			0	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646		1,687,000		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....			3049		1,193,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557		101,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2938		4,954,000		4.
a.	Accounts payable.....	3066	2,593,000					4.a.
b.	Deferred compensation liabilities.....	C011	0					4.b.
c.	Dividends declared but not yet payable.....	2932	0					4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0					4.d.
e.	TEXT 3552	3552	0					4.e.
f.	TEXT 3553	3553	0					4.f.
g.	TEXT 3554	3554	0					4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930		7,935,000		5.

<sup>1</sup> Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

<sup>2</sup> See discussion of deferred income taxes in Glossary entry on "income taxes."

<sup>3</sup> Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

<sup>4</sup> Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

<sup>5</sup> For savings banks, include "dividends" accrued and unpaid on deposits.

**Schedule RC-H—Selected Balance Sheet Items for Domestic Offices**

	Domestic Offices			
	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989		3,971,000	3.
4. Securities sold under agreements to repurchase.....	B995		1,009,000	4.
5. Other borrowed money.....	3190		492,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		8,698,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192		162,782,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129		135,065,000	9.

	(Column A) Amortized Cost of Held to Maturity Securities				(Column B) Fair Value of Available-for Sale Securities			
	Dollar Amounts in Thousands							
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
10. U.S. Treasury securities.....	0211		862,000		1287		13,143,000	
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492		0		8495		895,000	
12. Securities issued by states and political subdivisions in the U.S. ....	8496		79,000		8499		5,546,000	
13. Mortgage-backed securities (MBS):								
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389		6,314,000		G390		23,581,000	
(2) Other mortgage pass-through securities.....	1709		0		1713		0	
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G393		21,000		G394		8,582,000	
(2) All other mortgage-backed securities.....	1733		262,000		1736		7,343,000	
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397		0		G398		4,147,000	
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399		0		G400		2,948,000	
16. Investments in mutual funds and other equity securities with readily determinable fair values.....					A511		42,000	
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754		7,538,000		1773		66,227,000	

	RCON	Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values.....	1752		393,000	

<sup>1</sup> U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

**Schedule RC-I—Assets and Liabilities of IBFs**

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands			
	RCFN	Bil	Mil	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133		15,516,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898		10,226,000	2.

**Schedule RC-K—Quarterly Averages<sup>1</sup>**

	Dollar Amounts in Thousands				
	RCFD	Tril	Bil	Mil	Thou
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions.....	3381		87,972,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities).....	B558		14,535,000		2.
3. Mortgage-backed securities <sup>2</sup> .....	B559		47,343,000		3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.).....	B560		24,877,000		4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		740,000		5.
6. Loans:					
a. Loans in domestic offices:	RCFN				
(1) Total loans.....	3360		13,568,000		6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties.....	3465		3,472,000		6.a.(2)(a)
(b) All other loans secured by real estate.....	3466		712,000		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....	3386		0		6.a.(3)
(4) Commercial and industrial loans.....	3387		217,000		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B561		0		6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562		27,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3360		9,809,000	6.b.
7. Trading assets.....	RCFD	3401		4,977,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484		2,543,000	8.
9. Total assets <sup>4</sup> .....	RCFD	3368		231,811,000	9.
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCFN	3485		122,000	10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs).....	B563		16,961,000		11.a.
b. Time deposits of \$100,000 or more.....	A514		29,150,000		11.b.
c. Time deposits of less than \$100,000.....	A529		6,000		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3404		90,089,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353		7,452,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355		2,567,000	14.

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost.

<sup>4</sup> The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands																																																												
		RCFD	Bil	Mil	Thou																																																									
1.	Unused commitments:																																																													
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814			0	1.a.																																																								
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>																																																													
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCFD J477				1.a.(1)																																																								
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	J478				1.a.(2)																																																								
		RCFD																																																												
b.	Credit card lines.....	3815			0	1.b.																																																								
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.<sup>1</sup> (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>																																																													
(1)	Unused consumer credit card lines.....	J455			0	1.b.(1)																																																								
(2)	Other unused credit card lines.....	J456			0	1.b.(2)																																																								
c.	Commitments to fund commercial real estate, construction, and land development loans:																																																													
(1)	Secured by real estate:																																																													
(a)	1–4 family residential construction loan commitments.....	F164			0	1.c.(1)(a)																																																								
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165		144,000		1.c.(1)(b)																																																								
(2)	NOT secured by real estate.....	6550			0	1.c.(2)																																																								
d.	Securities underwriting.....	3817			0	1.d.																																																								
e.	Other unused commitments:																																																													
(1)	Commercial and industrial loans.....	J457		14,417,000		1.e.(1)																																																								
(2)	Loans to financial institutions.....	J458		5,296,000		1.e.(2)																																																								
(3)	All other unused commitments.....	J459		7,983,000		1.e.(3)																																																								
2.	Financial standby letters of credit.....	3819		7,026,000		2.																																																								
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>																																																													
a.	Amount of financial standby letters of credit conveyed to others.....	3820	1,424,000			2.a.																																																								
3.	Performance standby letters of credit.....	3821		686,000		3.																																																								
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>																																																													
a.	Amount of performance standby letters of credit conveyed to others.....	3822	15,000			3.a.																																																								
4.	Commercial and similar letters of credit.....	3411		220,000		4.																																																								
5.	Not applicable																																																													
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433		275,053,000		6.																																																								
7.	Credit derivatives:																																																													
a.	Notional amounts:																																																													
		<table border="1"> <thead> <tr> <th colspan="4">(Column A)</th> <th colspan="4">(Column B)</th> </tr> <tr> <th colspan="4">Sold Protection</th> <th colspan="4">Purchased Protection</th> </tr> <tr> <th>RCFD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> <th>RCFD</th> <th>Bil</th> <th>Mil</th> <th>Thou</th> </tr> </thead> <tbody> <tr> <td>C968</td> <td></td> <td></td> <td>0</td> <td>C969</td> <td></td> <td>221,000</td> <td></td> </tr> <tr> <td>C970</td> <td></td> <td></td> <td>0</td> <td>C971</td> <td></td> <td>0</td> <td></td> </tr> <tr> <td>C972</td> <td></td> <td></td> <td>0</td> <td>C973</td> <td></td> <td>0</td> <td></td> </tr> <tr> <td>C974</td> <td></td> <td></td> <td>0</td> <td>C975</td> <td></td> <td>0</td> <td></td> </tr> </tbody> </table>				(Column A)				(Column B)				Sold Protection				Purchased Protection				RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	C968			0	C969		221,000		C970			0	C971		0		C972			0	C973		0		C974			0	C975		0		
(Column A)				(Column B)																																																										
Sold Protection				Purchased Protection																																																										
RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou																																																							
C968			0	C969		221,000																																																								
C970			0	C971		0																																																								
C972			0	C973		0																																																								
C974			0	C975		0																																																								
(1)	Credit default swaps.....							7.a.(1)																																																						
(2)	Total return swaps.....							7.a.(2)																																																						
(3)	Credit options.....							7.a.(3)																																																						
(4)	Other credit derivatives.....							7.a.(4)																																																						
b.	Gross fair values:																																																													
(1)	Gross positive fair value.....	C219		0	C221		0	7.b.(1)																																																						
(2)	Gross negative fair value.....	C220		0	C222		0	7.b.(2)																																																						

<sup>1</sup> The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2011, Report of Condition.

**Schedule RC-L—Continued**

		Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou		
7.	c. Notional amounts by regulatory capital treatment: <sup>1</sup>										
	(1) Positions covered under the Market Risk Rule:										
	(a) Sold protection.....	G401						0	7.c.(1)(a)		
	(b) Purchased protection.....	G402					221,000		7.c.(1)(b)		
	(2) All other positions:										
	(a) Sold protection.....	G403						0	7.c.(2)(a)		
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404						0	7.c.(2)(b)		
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405						0	7.c.(2)(c)		

		Remaining Maturity of:												
		(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years				
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7.	d. Notional amounts by remaining maturity:													
	(1) Sold credit protection: <sup>2</sup>													
	(a) Investment grade.....	G406			0	G407			0	G408			0	7.d.(1)(a)
	(b) Subinvestment grade.....	G409			0	G410			0	G411			0	7.d.(1)(b)
	(2) Purchased credit protection: <sup>3</sup>													
	(a) Investment grade.....	G412			80,000	G413			140,000	G414			0	7.d.(2)(a)
	(b) Subinvestment grade.....	G415			0	G416			1,000	G417			0	7.d.(2)(b)

		RCFD	Bil	Mil	Thou	
8.	Spot foreign exchange contracts.....	8765			41,916,000	8.
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	3430			27,081,000	9.
	a. Securities borrowed.....	3432			0	9.a.
	b. Commitments to purchase when-issued securities.....	3434			0	9.b.
	c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf.....	C978			0	9.c.
	d. TEXT 3555 ABN AMRO LIAB GTY.....	3555			27,081,000	9.d.
	e. TEXT 3556.....	3556			0	9.e
	f. TEXT 3557.....	3557			0	9.f.
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	5591			0	10.
	a. Commitments to sell when-issued securities.....	3435			0	10.a.
	b. TEXT 5592.....	5592			0	10.b.
	c. TEXT 5593.....	5593			0	10.c
	d. TEXT 5594.....	5594			0	10.d.
	e. TEXT 5595.....	5595			0	10.e.

		RCFD	Bil	Mil	Thou		
11.	Year-to-date merchant credit card sales volume:						
	a. Sales for which the reporting bank is the acquiring bank.....	C223				0	11.a.
	b. Sales for which the reporting bank is the agent bank with risk.....	C224				0	11.b.

<sup>1</sup> Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

<sup>2</sup> Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

<sup>3</sup> Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands Derivatives Position Indicators	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts.....	21,838,000				0				529,000				0				12.a.
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts.....	100,648,000				250,808,000				29,000				0				12.b.
c. Exchange-traded option contracts:																	
(1) Written options.....																	
	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
	5,114,000				0				1,271,000				0				12.c.(1)
(2) Purchased options.....																	
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
	5,114,000				0				1,469,000				0				12.c.(2)
d. Over-the-counter option contracts:																	
(1) Written options.....																	
	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
	121,419,000				1,625,000				3,890,000				0				12.d.(1)
(2) Purchased options.....																	
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
	99,227,000				2,262,000				2,724,000				0				12.d.(2)
e. Swaps.....																	
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
	581,283,000				96,063,000				479,000				0				12.e.
13. Total gross notional amount of derivative contracts held for trading.....																	
	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				
	892,179,000				344,688,000				10,383,000				0				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....																	
	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	42,464,000				6,070,000				8,000				0				14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....																	
	RCFD A589																
	20,015,000																14.a.
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value.....																	
	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
	24,580,000				2,749,000				344,000				0				15.a.(1)
(2) Gross negative fair value.....																	
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
	24,999,000				3,028,000				358,000				0				15.a.(2)
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value.....																	
	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
	1,002,000				81,000				1,000				0				15.b.(1)
(2) Gross negative fair value.....																	
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
	1,524,000				21,000				1,000				0				15.b.(2)

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>1</sup>

	(Column A) Banks and Securities Firms				(Column B) Monoline Financial Guarantors				(Column C) Hedge Funds				(Column D) Sovereign Governments				(Column E) Corporations and All Other Counterparties				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
16. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418		7,537,000		G419		34,000		G420		716,000		G421		693,000		G422		3,300,000	16.a.	
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		658,000		G424		0		G425		133,000		G426		0		G427		291,000	16.b.(1)	
(2) Cash—Other currencies.....	G428		163,000		G429		0		G430		17,000		G431		0		G432		2,000	16.b.(2)	
(3) U.S. Treasury securities.....	G433		53,000		G434		49,000		G435		12,000		G436		3,000		G437		17,000	16.b.(3)	
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438		699,000		G439		0		G440		58,000		G441		0		G442		133,000	16.b.(4)	
(5) Corporate bonds.....	G443		0		G444		0		G445		0		G446		0		G447		0	16.b.(5)	
(6) Equity securities.....	G448		0		G449		0		G450		0		G451		0		G452		39,000	16.b.(6)	
(7) All other collateral.....	G453		83,000		G454		0		G455		0		G456		0		G457		12,000	16.b.(7)	
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458		1,656,000		G459		49,000		G460		220,000		G461		3,000		G462		494,000	16.b.(8)	

<sup>1</sup> The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

**Schedule RC-M—Memoranda**

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164		6,000	1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number	2	1.b.
2.	Intangible assets other than goodwill:				
a.	Mortgage servicing assets.....	3164		0	2.a.
	(1) Estimated fair value of mortgage servicing assets.....	A590		0	2.a. (1)
b.	Purchased credit card relationships and nonmortgage servicing assets.....	B026		0	2.b.
c.	All other identifiable intangible assets.....	5507		1,530,000	2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		1,530,000	2.d.
3.	Other real estate owned:	RCON			
a.	Construction, land development, and other land in domestic offices.....	5508		0	3.a.
b.	Farmland in domestic offices.....	5509		0	3.b.
c.	1-4 family residential properties in domestic offices.....	5510		9,000	3.c.
d.	Multifamily (5 or more) residential properties in domestic offices.....	5511		0	3.d.
e.	Nonfarm nonresidential properties in domestic offices.....	5512		0	3.e.
f.	Foreclosed properties from "GNMA loans".....	C979		0	3.f.
g.	In foreign offices.....	5513		0	3.g.
h.	Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	2150		9,000	3.h.
4.	Not applicable				
5.	Other borrowed money:				
a.	Federal Home Loan Bank advances:				
	(1) Advances with a remaining maturity or next repricing date of: <sup>1</sup>				
	(a) One year or less.....	F055		0	5.a.(1)(a)
	(b) Over one year through three years.....	F056		0	5.a.(1)(b)
	(c) Over three years through five years.....	F057		0	5.a.(1)(c)
	(d) Over five years.....	F058		0	5.a.(1)(d)
	(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above) <sup>2</sup> .....	2651		0	5.a.(2)
	(3) Structured advances (included in items 5.a.(1)(a)-(d) above).....	F059		0	5.a.(3)
b.	Other borrowings:				
	(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>				
	(a) One year or less.....	F060		2,965,000	5.b.(1)(a)
	(b) Over one year through three years.....	F061		0	5.b.(1)(b)
	(c) Over three years through five years.....	F062		0	5.b.(1)(c)
	(d) Over five years.....	F063		172,000	5.b.(1)(d)
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) <sup>4</sup> .....	B571		2,934,000	5.b.(2)
c.	Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	3190		3,137,000	5.c.

<sup>1</sup> Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.

<sup>2</sup> Report both fixed- and floating-rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>3</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>4</sup> Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands				
		RCFD	Yes / No			
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	NO		6.	
		RCFD	Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570			0	7.
8.	Primary Internet website address of the bank (home page), if any (Example: www.examplebank.com)					
	TEXT 4087 http:// 0					8.
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCFD	Yes / No			
		4088	YES		9.	
10.	Secured liabilities:					
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Bil	Mil	Thou	
		F064			0	10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	RCFD				
		F065			78,000	10.b.
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	Yes / No			
		G463	YES		11.	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	Yes / No			
		G464	YES		12.	
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil	Mil	Thou	
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):					
	(1) Loans secured by real estate in domestic offices:					
	(a) Construction, land development, and other land loans:					
	(1) 1-4 family residential construction loans.....	K169			0	13.a.(1)(a)(1)
	(2) Other construction loans and all land development and other land loans.....	K170			0	13.a.(1)(a)(2)
	(b) Secured by farmland.....	K171			0	13.a.(1)(b)
	(c) Secured by 1-4 family residential properties:					
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172			0	13.a.(1)(c)(1)
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens.....	K173			0	13.a.(1)(c)(2)(a)
	(b) Secured by junior liens.....	K174			0	13.a.(1)(c)(2)(b)
	(d) Secured by multifamily (5 or more) residential properties.....	K175			0	13.a.(1)(d)
	(e) Secured by nonfarm nonresidential properties:					
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176			0	13.a.(1)(e)(1)
	(2) Loans secured by other nonfarm nonresidential properties.....	K177			0	13.a.(1)(e)(2)
	(2) Loans to finance agricultural production and other loans to farmers.....	RCFD				
		K178			0	13.a.(2)
	(3) Commercial and industrial loans.....	K179			0	13.a.(3)
	(4) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards.....	K180			0	13.a.(4)(a)
	(b) Automobile loans.....	K181			0	13.a.(4)(b)
	(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K182			0	13.a.(4)(c)

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
13.	a. (5) All other loans and all leases.....	K183			0	13.a.(5)
	<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part 1) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>					
	(a) Loans to depository institutions and acceptances of other banks.....	K184			0	13.a.(5)(a)
	(b) Loans to foreign governments and official institutions.....	K185			0	13.a.(5)(b)
	(c) Other loans <sup>1</sup> .....	K186			0	13.a.(5)(c)
	(d) Lease financing receivables.....	K273			0	13.a.(5)(d)
		RCFN				
	(e) Loans secured by real estate in foreign offices.....	K290			0	13.a.(5)(e)
	b. Other real estate owned (included in Schedule RC, item 7):	RCON				
	(1) Construction, land development, and other land in domestic offices.....	K187			0	13.b.(1)
	(2) Farmland in domestic offices.....	K188			0	13.b.(2)
	(3) 1-4 family residential properties in domestic offices.....	K189			0	13.b.(3)
	(4) Multifamily (5 or more) residential properties in domestic offices.....	K190			0	13.b.(4)
	(5) Nonfarm nonresidential properties in domestic offices.....	K191			0	13.b.(5)
		RCFN				
	(6) In foreign offices.....	K260			0	13.b.(6)
	(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD				
		K192			0	13.b.(7)
	c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461			0	13.c.
	d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462			0	13.d.
14.	Captive insurance and reinsurance subsidiaries:					
	a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	K193			26,000	14.a.
	b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	K194			0	14.b.
	<b>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</b>					
15.	Qualified Thrift Lender (QTL) test:					
	a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCON		Number		15.a.
		L133				
	b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135		Yes / No		15.b.

<sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

<sup>2</sup> Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

**Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets**

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou			
Dollar Amounts in Thousands															
1. Loans secured by real estate:															
a. Construction, land development, and other land loans in domestic offices:															
(1) 1–4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.(1)		
(2) Other construction loans and all land development and other land loans.....	F173			2,000	F175			0	F177			13,000	1.a.(2)		
b. Secured by farmland in domestic offices.....	3493			0	3494			0	3495			0	1.b.		
c. Secured by 1–4 family residential properties in domestic offices:															
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.(1)		
(2) Closed-end loans secured by 1–4 family residential properties:															
(a) Secured by first liens.....	C236			35,000	C237			12,000	C229			180,000	1.c.(2)(a)		
(b) Secured by junior liens.....	C238			0	C239			0	C230			0	1.c.(2)(b)		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499			4,000	3500			0	3501			1,000	1.d.		
e. Secured by nonfarm nonresidential properties in domestic offices:															
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			0	F182			0	1.e.(1)		
(2) Loans secured by other nonfarm nonresidential properties.....	F179			1,000	F181			0	F183			2,000	1.e.(2)		
RCFN					RCFN				RCFN						
f. In foreign offices.....	B572			0	B573			0	B574			1,000	1.f.		
2. Loans to depository institutions and acceptances of other banks:															
a. To U.S. banks and other U.S. depository institutions.....	RCFD					RCFD					RCFD				
5377				0	5378			0	5379			0	2.a.		
b. To foreign banks.....	5380			0	5381			0	5382			0	2.b.		
3. Loans to finance agricultural production and other loans to farmers.....	1594			0	1597			0	1583			0	3.		
4. Commercial and industrial loans:															
a. To U.S. addressees (domicile).....	1251			2,000	1252			0	1253			30,000	4.a.		
b. To non-U.S. addressees (domicile).....	1254			0	1255			0	1256			5,000	4.b.		
5. Loans to individuals for household, family, and other personal expenditures:															
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.		
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.		
b. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			0	K217			0	K218			0	5.c.		
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.		
7. All other loans.....	5459			32,000	5460			0	5461			19,000	7.		

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures.....	F166			0	F167			0	F168			0	8.a
b. All other leases.....	F169			0	F170			0	F171			0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505			0	3506			0	3507			19,000	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036			0	K037			0	K038			0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039			0	K040			0	K041			0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042			0	K043			0	K044			0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate in domestic offices:													
(1) Construction, land development, and other land loans:													
(a) 1–4 family residential construction loans.....	RCON				RCON				RCON				11.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048			0	K049			0	K050			0	11.a.(1)(b)
(2) Secured by farmland.....	K051			0	K052			0	K053			0	11.a.(2)
(3) Secured by 1–4 family residential properties:													
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K054			0	K055			0	K056			0	11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:													
(1) Secured by first liens.....	K057			0	K058			0	K059			0	11.a.(3)(b)(1)
(2) Secured by junior liens.....	K060			0	K061			0	K062			0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063			0	K064			0	K065			0	11.a.(4)

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON		Bil	Mil	Thou
Dollar Amounts in Thousands													
11. a. (5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066			0	K067			0	K068			0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069			0	K070			0	K071			0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers.....	RCFD				RCFD				RCFD				11.b.
c. Commercial and industrial loans.....	K072			0	K073			0	K074			0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K075			0	K076			0	K077			0	11.c.
(2) Automobile loans.....	K078			0	K079			0	K080			0	11.d.(1)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K081			0	K082			0	K083			0	11.d.(2)
e. All other loans and all leases.....	K084			0	K085			0	K086			0	11.d.(3)
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K087			0	K088			0	K089			0	11.e.
(2) Loans to foreign governments and official institutions.....	K091			0	K092			0	K093			0	11.e.(1)
(3) Other loans <sup>1</sup> .....	K095			0	K096			0	K097			0	11.e.(2)
(4) Lease financing receivables.....	K099			0	K100			0	K101			0	11.e.(3)
(5) Loans secured by real estate in foreign offices.....	K269			0	K271			0	K272			0	11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCFN				RCFN				RCFN				11.e.(5)
	K291			0	K292			0	K293			0	11.e.(5)
	RCFD				RCFD				RCFD				11.f.
	K102			0	K103			0	K104			0	11.f.

<sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

**Schedule RC-N—Continued**

Memoranda

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans.....	K105			0	K106			0	K107			0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108			0	K109			0	K110			1,000	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....	F661			0	F662			0	F663			30,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.(2)
e. Commercial and industrial loans:													
(1) To U.S. addressees (domicile).....	K120			0	K121			0	K122			12,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123			0	K124			0	K125			5,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126			0	K127			0	K128			11,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices.....	RCON			0	RCON			0	RCON			0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	RCFD			0	RCFD			0	RCFD			0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	K138			0	K139			0	K140			0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards.....	K274			0	K275			0	K276			0	M.1.f.(4)(a)
(b) Automobile loans.....	K277			0	K278			0	K279			0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280			0	K281			0	K282			0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	Dollar Amounts in Thousands												
1 f. (5) Loans to foreign governments and official institutions.....	K283			0	K284			0	K285			0	M.1.f.(5)
(6) Other loans <sup>1</sup> .....	K286			0	K287			0	K288			0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices.....	RCFN				RCFN				RCFN				M.1.f.(7)
	K294			0	K295			0	K296			0	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD				RCFD				RCFD			2,000	M.2.
	6558			0	6559			0	6560				
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248			0	1249			0	1250			0	M.3.
4. Not applicable													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664			0	F665			0	F666			0	M.5.b.(1)
(2) Unpaid principal balance.....	F667			0	F668			0	F669			0	M.5.b.(2)

	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more					
	RCFD	Bil	Mil	Thou	RCFD	Bil		Mil	Thou
	Dollar Amounts in Thousands								
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529			0	3530			0	M.6.
7. Additions to nonaccrual assets during the quarter.....	C410							13,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411							16,000	M.8.

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	Dollar Amounts in Thousands												
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balances.....	L183			0	L184			0	L185			0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186			0	L187			0	L188			0	M.9.b.

<sup>1</sup> Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

**Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments**

All FDIC-insured depository institutions must complete items 1 through 9, 10 and 11, Memorandum items 1 and 5, and, if applicable, item 9.q., Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

		Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236		216,471,000					1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237		99,542,000					2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN							
		F234		99,535,000					3.
		RCFD							
4.	Average consolidated total assets	K652		233,361,000					4.
a.	Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1					4.a.
						Bil	Mil	Thou	
5.	Average tangible equity <sup>1</sup>	K654		12,999,000					5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	K655		112,000					6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):								
a.	One year or less.....	G465		2,887,000					7.a.
b.	Over one year through three years.....	G466		0					7.b.
c.	Over three years through five years.....	G467		0					7.c.
d.	Over five years.....	G468		141,000					7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):								
a.	One year or less.....	G469		0					8.a.
b.	Over one year through three years.....	G470		250,000					8.b.
c.	Over three years through five years.....	G471		300,000					8.c.
d.	Over five years.....	G472		515,000					8.d.
		RCON							
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	G803		0					9.
	<b>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</b>								
a.	<b>Fully consolidated reciprocal brokered deposits.....</b>	L190		0					9.a.
10.	Banker's bank certification:								
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCFD		Yes / No					
		K656		NO					10.
	If the answer to item 10 is "YES," complete items 10.a and 10.b.					Bil	Mil	Thou	
a.	Banker's bank deduction.....	K657		0					10.a.
b.	Banker's bank deduction limit.....	K658		0					10.b.
11.	Custodial bank certification:								
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	RCFD		Yes / No					
		K659		YES					11.
	If the answer to item 11 is "YES," complete items 11.a and 11.b.					Bil	Mil	Thou	
a.	Custodial bank deduction.....	K660		122,946,000					11.a.
b.	Custodial bank deduction limit.....	K661		92,206,000					11.b.

<sup>1</sup> Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049		1,009,000	M.1.a.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050		50,186	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F051		115,920,000	M.1.b.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052		10,890	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of \$250,000 or less.....	F045		0	M.1.c.(1)
(2)	Number of retirement deposit accounts of \$250,000 or less.....	F046		0	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of more than \$250,000.....	F047		0	M.1.d.(1)
(2)	Number of retirement deposit accounts of more than \$250,000.....	F048		0	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....					
		5597		43,547,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT A545		A545		0	M.3.

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
4. Not applicable					
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>					
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): <sup>4</sup>					
a.	Amount of noninterest-bearing transaction accounts of more than \$250,000.....	J944		72,008,000	M.5.a.
b.	Number of noninterest-bearing transaction accounts of more than \$250,000.....	J945		8,124	M.5.b.

<sup>1</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

<sup>3</sup> Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

<sup>4</sup> Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14 through 17 will not be made available to the public on an individual institution basis.

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention.....	K663			M.6.a.
b. Substandard.....	K664			M.6.b.
c. Doubtful.....	K665			M.6.c.
d. Loss.....	K666			M.6.d.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	K675			M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.....	K667			M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....	K668			M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:	RCFN			
a. Total unfunded commitments.....	K676		144,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. Government (including the FDIC).....	K677		0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFD			
	K669		0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCFN			
	K678		30,141,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>				
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate in domestic offices.....	K679		0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices.....	K680		0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices.....	K681		0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices.....	K682		0	M.13.d.
e. Commercial and industrial loans.....	RCFD			
	K670		0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	K671		0	M.13.f.
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans.....	K672		0	M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure.....	K673			M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674			M.15.

**Schedule RC-O—Continued**

Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
<b>16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. Government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)</b> .....					
	L189			0	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
<b>17. Select fully consolidated data for deposit insurance assessment purposes:</b>					
<b>a. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the Federal Deposit Insurance Act and FDIC regulations</b> .....					
	L194			0	M.17.a
<b>b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)</b> .....					
	L195			0	M.17.b
<b>c. Unsecured "Other borrowings" with a remaining maturity of one year or less</b> .....					
	L196			0	M.17.c
<b>d. Estimated amount of uninsured deposits in domestic offices of the institutions and in Insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid</b> .....					
	RCON				
	L197			0	M.17.d

**Schedule RC-P—1–4 Family Residential Mortgage  
Banking Activities in Domestic Offices**

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale <sup>2</sup> :				
a. Closed-end first liens.....	F066			0
b. Closed-end junior liens.....	F067			0
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F670			0
(2) Principal amount funded under the lines of credit.....	F671			0
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale <sup>2</sup> :				
a. Closed-end first liens.....	F068			0
b. Closed-end junior liens.....	F069			0
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F672			0
(2) Principal amount funded under the lines of credit.....	F673			0
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens.....	F070			0
b. Closed-end junior liens.....	F071			0
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F674			0
(2) Principal amount funded under the lines of credit.....	F675			0
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a. Closed-end first liens.....	F072			0
b. Closed-end junior liens.....	F073			0
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F676			0
(2) Principal amount funded under the lines of credit.....	F677			0
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	RIAD			
a. Closed-end 1–4 family residential mortgage loans.....	F184			0
b. Open-end 1–4 family residential mortgage loans extended under lines of credit.....	F560			0
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> :	RCON			
a. Closed-end first liens.....	F678			0
b. Closed-end junior liens.....	F679			0
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit.....	F680			0
(2) Principal amount funded under the lines of credit.....	F681			0
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191			0
b. For representations and warranties made to other parties.....	L192			0

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition

<sup>2</sup> Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

**Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis**

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	Dollar Amounts in Thousands																			
	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
<b>ASSETS</b>																				
1. Available-for-sale securities.....	1773		80,993,000	G474			0	G475			16,613,000	G476			64,351,000	G477			29,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478		0	G479			0	G480			0	G481			0	G482			0	2.
3. Loans and leases held for sale.....	G483		8,000	G484			0	G485			0	G486			8,000	G487			0	3.
4. Loans and leases held for investment.....	G488		0	G489			0	G490			0	G491			0	G492			0	4.
5. Trading assets:																				
a. Derivative assets.....	3543		3,848,000	G493			27,357,000	G494			3,129,000	G495			28,009,000	G496			67,000	5.a.
b. Other trading assets.....	G497		301,000	G498			0	G499			232,000	G500			39,000	G501			30,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above).....	F240		0	F684			0	F692			0	F241			0	F242			0	5.b.(1)
6. All other assets.....	G391		1,168,000	G392			0	G395			157,000	G396			1,011,000	G804			0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502		86,318,000	G503			27,357,000	G504			20,131,000	G505			93,418,000	G506			126,000	7.
<b>LIABILITIES</b>																				
8. Deposits.....	F252		0	F686			0	F694			0	F253			0	F254			0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		0	G508			0	G509			0	G510			0	G511			0	9.
10. Trading liabilities:																				
a. Derivative liabilities.....	3547		5,844,000	G512			26,316,000	G513			3,062,000	G514			28,798,000	G515			300,000	10.a.
b. Other trading liabilities.....	G516		291,000	G517			0	G518			290,000	G519			1,000	G520			0	10.b.
11. Other borrowed money.....	G521		0	G522			0	G523			0	G524			0	G525			0	11.
12. Subordinated notes and debentures.....	G526		0	G527			0	G528			0	G529			0	G530			0	12.
13. All other liabilities.....	G805		455,000	G806			0	G807			0	G808			455,000	G809			0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531		6,590,000	G532			26,316,000	G533			3,352,000	G534			29,254,000	G535			300,000	14.

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC				(Column B) LESS: Amounts Netted in the Determination of Total Fair Value				(Column C) Level 1 Fair Value Measurements				(Column D) Level 2 Fair Value Measurements				(Column E) Level 3 Fair Value Measurements			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																				
<b>Memoranda</b>																				
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):																				
a. Mortgage servicing assets.....	G536		0		G537		0		G538		0		G539		0		G540		0	M.1.a.
b. Nontrading derivative assets.....	G541		994,000		G542		0		G543		0		G544		994,000		G545		0	M.1.b.
c. <small>TEXT</small> G546	G546		0		G547		0		G548		0		G549		0		G550		0	M.1.c.
d. <small>TEXT</small> G551	G551		0		G552		0		G553		0		G554		0		G555		0	M.1.d.
e. <small>TEXT</small> G556	G556		0		G557		0		G558		0		G559		0		G560		0	M.1.e.
f. <small>TEXT</small> G561	G561		0		G562		0		G563		0		G564		0		G565		0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																				
a. Loan commitments (not accounted for as derivatives).....	F261		0		F689		0		F697		0		F262		0		F263		0	M.2.a.
b. Nontrading derivative liabilities.....	G566		455,000		G567		0		G568		0		G569		455,000		G570		0	M.2.b.
c. <small>TEXT</small> G571	G571		0		G572		0		G573		0		G574		0		G575		0	M.2.c.
d. <small>TEXT</small> G576	G576		0		G577		0		G578		0		G579		0		G580		0	M.2.d.
e. <small>TEXT</small> G581	G581		0		G582		0		G583		0		G584		0		G585		0	M.2.e.
f. <small>TEXT</small> G586	G586		0		G587		0		G588		0		G589		0		G590		0	M.2.f.

**Schedule RC-R—Regulatory Capital**

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a).....	3210		18,669,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities <sup>1</sup> (if a gain, report as a positive value; if a loss, report as a negative value).....			755,000		2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>1</sup> (report loss as a <b>positive</b> value).....			0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>1</sup> and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB statement No. 158) to defined benefit postretirement plans. (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		(1,343,000)		4.
5. LESS: Nonqualifying perpetual preferred stock.....	B588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	B589		851,000		6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590		7,247,000		7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	F264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	C227		12,861,000		8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591		0		9.a.
b. LESS: Disallowed deferred tax assets.....	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital.....	B592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274		12,861,000		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock.....	5306		270,000		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310		436,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221		1,000		15.
16. Other Tier 2 capital components.....			0		16.
17. Tier 2 capital (sum of items 12 through 16).....	5311				17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275				18.
19. Tier 3 capital allocated for market risk.....	1395		0		19.
20. LESS: Deductions for total risk-based capital.....	B595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	3792				21.
<b>Total assets for leverage ratio</b>					
22. <b>Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....</b>					22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590				23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....					24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	5610				25.
26. <b>Other additions to (deductions from) assets for leverage capital purposes.....</b>			2,269,000		26.
27. <b>Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....</b>					27.
<b>Adjustments for financial subsidiaries</b>					
28. a. Adjustment to Tier 1 capital reported in item 11.....			0		28.a.
b. Adjustment to total risk-based capital reported in item 21.....			0		28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	B504		0		29.
30. Adjustment to average total assets reported in item 27.....	B505		0		30.

<sup>1</sup> Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

**Schedule RC-R—Continued**

**Capital ratios**

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio <sup>1</sup> .....	7273	0.00%	7204	5.67%	31.
32. Tier 1 risk-based capital ratio <sup>2</sup> .....	7274	0.00%	7206	13.73%	32.
33. Total risk-based capital ratio <sup>3</sup> .....	7275	0.00%	7205	14.48%	33.

<sup>1</sup> The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

<sup>2</sup> The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

<sup>3</sup> The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)						(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			
	Totals						Items Not			Allocation by Risk Weight Category												
	<i>(from</i>						Subject to			0%			20%			50%			100%			
	Schedule RC)						Risk Weighting			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			Bil Mil Thou			
Dollar Amounts in Thousands																						
<b>Balance Sheet Asset Categories</b>																						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b).....	RCFD 0010						RCFD C869			RCFD B600			RCFD B601						RCFD B602			
	110,262,000						0			72,929,000			37,333,000						0			34.
35. Held-to-maturity securities.....	RCFD 1754						RCFD B603			RCFD B604			RCFD B605			RCFD B606			RCFD B607			
	8,793,000						(16,000)			1,673,000			6,563,000			391,000			182,000			35.
36. Available-for-sale securities.....	RCFD 1773						RCFD B608			RCFD B609			RCFD B610			RCFD B611			RCFD B612			
	80,993,000						680,000			21,404,000			46,361,000			4,813,000			7,735,000			36.
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD C225									RCFD C063			RCFD C064						RCFD B520			
	3,975,000									3,971,000			4,000						0			37.
38. Loans and leases held for sale.....	RCFD 5369						RCFD B617			RCFD B618			RCFD B619			RCFD B620			RCFD B621			
	8,000						0			0			0			0			8,000			38.
39. Loans and leases, net of unearned income.....	RCFD B528						RCFD B622			RCFD B623			RCFD B624			RCFD B625			RCFD B626			
	27,745,000						0			3,137,000			5,855,000			3,653,000			15,100,000			39.
40. LESS: Allowance for loan and lease losses.....	RCFD 3123						RCFD 3123															
	335,000						335,000												40.			
41. Trading assets.....	RCFD 3545						RCFD B627			RCFD B628			RCFD B629			RCFD B630			RCFD B631			
	4,149,000						4,149,000			0			0			0			0			41.
42. All other assets <sup>1</sup> .....	RCFD B639						RCFD B640			RCFD B641			RCFD B642			RCFD B643			RCFD 5339			
	23,479,000						4,978,000			413,000			50,000			4,000			18,034,000			42.
43. Total assets (sum of items 34 through 42).....	RCFD 2170						RCFD B644			RCFD 5320			RCFD 5327			RCFD 5334			RCFD 5340			
	259,069,000						9,456,000			103,527,000			96,166,000			8,861,000			41,059,000			43.

<sup>1</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount <sup>1</sup>			(Column C) (Column D) (Column E) (Column F) Allocation by Risk Weight Category											
								0%			20%			50%			100%		
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Dollar Amounts in Thousands																			
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583		
44. Financial standby letters of credit.....	7,026,000			1.00 or 12.5 <sup>2</sup>	7,026,000			294,000			1,823,000			0			4,909,000		
45. Performance standby letters of credit.....	686,000			.50	343,000			13,000			17,000			0			313,000		
46. Commercial and similar letters of credit.....	220,000			.20	44,000			0			1,000			0			43,000		
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			1.00	0			0			0						0		
48. Securities lent.....	275,053,000			1.00	275,053,000			274,269,000			784,000			0			0		
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0			0		
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	112,400			12.5 <sup>3</sup>	1,405,000												1,405,000		
51. All other financial assets sold with recourse.....	0			1.00	0			0			0			0			0		
52. All other off-balance sheet liabilities.....	27,396,000			1.00	27,396,000			0			27,081,000			0			315,000		
53. Unused commitments:																			
a. With an original maturity exceeding one year.....	22,118,000			.50	11,059,000			0			137,000			0			10,922,000		
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	0			.10	0			0			0			0			0		
54. Derivative contracts.....								11,747,000			803,000			4,866,000			6,078,000		

<sup>1</sup> Column A multiplied by credit conversion factor.

<sup>2</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

<sup>3</sup> Or institution-specific factor.

Schedule RC-R—Continued

	Dollar Amounts in Thousands												
	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Totals</b>													
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....													55.
56. Risk-weight factor.....		x 0%		x 20%			x 50%			x 100%			56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56).....													57.
58. Market risk equivalent assets.....											1,064,000		58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....													59.
60. LESS: Excess allowance for loan and lease losses.....												0	60.
61. LESS: Allocated transfer risk reserve.....												0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....													62.

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764		6,490,000	M.1.

Schedule RC-R—Continued

Memoranda—Continued

		With a remaining maturity of															
		(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years							
		Dollar Amounts in Thousands															
		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2.	Notional principal amount of derivative contracts: <sup>1</sup>																
	a. Interest rate contracts.....	3809			195,319,000		8766			235,965,000		8767			212,574,000		M.2.a.
	b. Foreign exchange contracts.....	3812			312,944,000		8769			7,885,000		8770			7,999,000		M.2.b.
	c. Gold contracts.....	8771			0		8772			0		8773			0		M.2.c.
	d. Other precious metals contracts.....	8774			0		8775			0		8776			0		M.2.d.
	e. Other commodity contracts.....	8777			0		8778			0		8779			0		M.2.e.
	f. Equity derivative contracts.....	A000			2,951,000		A001			176,000		A002			155,000		M.2.f.
	g. Credit derivative contracts:																
	Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
	(1) Investment grade.....	G597			80,000		G598			140,000		G599			0		M.2.g.(1)
	(2) Subinvestment grade.....	G600			0		G601			1,000		G602			0		M.2.g.(2)

<sup>1</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.





Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans, All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	Dollar Amounts in Thousands																					
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....			0			0			0			0			0			0			0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....			0			0			0			0			0			0			0	12.

Memoranda

	Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:								
a. Outstanding principal balance.....				A249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....				A250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):								
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....				B804			0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....				B805			0	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....				A591			0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....				F699			0	M.2.d.
3. Asset-backed commercial paper conduits:								
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:								
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....				B806			0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....				B807			0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:								
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....				B808			0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....				B809		384,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1 column C <sup>2</sup> .....				C407			0	M.4.

<sup>1</sup> Memorandum item 2. c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>2</sup> Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

**Schedule RC-T—Fiduciary and Related Services**

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCFD A345	Yes / No YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFD A346	Yes / No YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule ? (If "NO," do not complete the rest of Schedule RC-T.).....	RCFD B867	Yes / No YES	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868				RCFD B869				RCFD B870	RCFD B871	
4. Personal trust and agency accounts....			17,000				24,652,000		49	12	4.
5. Employee benefit and retirement-related trust and agency accounts:											
a. Employee benefit—defined contribution.....			0				105,864,000		0	83	5.a.
b. Employee benefit—defined benefit.....			0				1,438,719,000		0	530	5.b.
c. Other employee benefit and retirement-related accounts.....			0				0		0	0	5.c.
6. Corporate trust and agency accounts..			413,000				731,521,000		428	38,338	6.
7. Investment management and investment advisory agency accounts.			5,000				0		2	0	7.
8. Foundation and endowment trust and agency accounts.....			0				0		4	0	8.
9. Other fiduciary accounts.....			6,687,000				690,093,000		155	658	9.
10. Total fiduciary accounts (sum of items 4 through 9).....			7,122,000				2,990,849,000		638	39,621	10.
11. Custody and safekeeping accounts....							25,658,992,000			567,128	11.

Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non Managed Accounts		
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou				
Dollar Amounts in Thousands												
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)...		6,687,000			10,625,243,000				155		250,274	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....		0			2,387,000				0		124,715	13.

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
FIDUCIARY AND RELATED SERVICES INCOME									
14. Personal trust and agency accounts.....					B904		6,000		14.
15. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit—defined contribution .....					B905		27,000		15.a.
b. Employee benefit—defined benefit .....					B906		361,000		15.b.
c. Other employee benefit and retirement-related accounts.....					B907		0		15.c.
16. Corporate trust and agency accounts.....					A479		184,000		16.
17. Investment management and investment advisory agency accounts.....					J315		0		17.
18. Foundation and endowment trust and agency accounts.....					J316		0		18.
19. Other fiduciary accounts.....					A480		175,000		19.
20. Custody and safekeeping accounts.....					B909		1,075,000		20.
21. Other fiduciary and related services income.....					B910		401,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....					4070		2,229,000		22.
a. Fiduciary and related services income—foreign offices (included in item 22).....					B912		932,000		22.a
23. Less: Expenses.....					C058				23.
24. Less: Net losses from fiduciary and related services.....					A488				24.
25. Plus: Intracompany income credits for fiduciary and related services.....					B911				25.
26. Net fiduciary and related services income.....					A491				26.

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts				(Column B) Employee Benefit and Retirement Related Trust and Agency Accounts				(Column C) All Other Accounts					
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
1. Managed assets held in fiduciary accounts:														
a. Noninterest-bearing deposits.....	J263				J264				J265					M.1.a.
b. Interest-bearing deposits.....	J266				J267				J268					M.1.b.
c. U.S.Treasury and U.S.Government agency obligations.....	J269				J270				J271					M.1.c.
d. State, county and municipal obligations.....	J272				J273				J274					M.1.d.
e. Money market mutual funds.....	J275				J276				J277					M.1.e.
f. Equity mutual funds.....	J278				J279				J280					M.1.f.
g. Other mutual funds.....	J281				J282				J283					M.1.g.
h. Common trust funds and collective investment funds.....	J284				J285				J286					M.1.h.
i. Other short-term obligations.....	J287				J288				J289					M.1.i.

Schedule RC-T—Continued

Memoranda	Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts			(Column B) Employee Benefit and Retirement Related Trust and Agency Accounts			(Column C) All Other Accounts						
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
		1. j. Other notes and bonds.....												
k. Investments in unregistered funds and private equity investments.....													M.1.k.	
l. Other common and preferred stocks.....													M.1.l.	
m. Real estate mortgages.....													M.1.m.	
n. Real estate.....													M.1.n.	
o. Miscellaneous assets.....													M.1.o.	
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....													M.1.p.	

	Dollar Amounts in Thousands	(Column A) Managed Assets			(Column B) Number of Managed Accounts		
		RCFD	Bil	Mil	Thou	RCFD	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....		J311				J312	M.1.q.

	Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding			
		RCFD		Tril	Bil	Mil	
2. Corporate trust and agency accounts:						RCFD B928	
a. Corporate and municipal trusteeships.....		B927					M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....		J313				RCFD J314	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....		B929					M.2.b.

	Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets			
		RCFD		RCFD	Bil	Mil	
3. Collective investment funds and common trust funds:							
a. Domestic equity.....		B931	132	B932	84,040,000		M.3.a.
b. International/Global equity.....		B933	57	B934	23,262,000		M.3.b.
c. Stock/Bond blend.....		B935	14	B936	10,166,000		M.3.c.
d. Taxable bond.....		B937	52	B938	36,655,000		M.3.d.
e. Municipal bond.....		B939	0	B940	0		M.3.e.
f. Short-term investments/Money market.....		B941	38	B942	62,541,000		M.3.f.
g. Specialty/Other.....		B943	8	B944	1,913,000		M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....		B945	301	B946	218,577,000		M.3.h.

**Schedule RC-T—Continued**

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts.....				B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....				B951			B952			M.4.b.
c. Investment management and investment advisory agency accounts.....				B954			B955			M.4.c.
d. Other fiduciary accounts and related services.....				B957			B958			M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....										M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

---

Name and Title (TEXT B962)

---

E-mail Address (TEXT B926)

---

Telephone: Area code/phone number/extension (TEXT B963)                      FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

	(Column A) Securitization Vehicles			(Column B) ABCP Conduits			(Column C) Other VIEs						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:													
a. Cash and balances due from depository institutions.....	J981			0	J982			0	J983			0	1.a.
b. Held-to-maturity securities.....	J984			0	J985			0	J986			0	1.b.
c. Available-for-sale securities.....	J987			94,000	J988			0	J989			0	1.c.
d. Securities purchased under agreements to resell.....	J990			0	J991			0	J992			0	1.d.
e. Loans and leases held for sale.....	J993			0	J994			0	J995			0	1.e.
f. Loans and leases, net of unearned income.....	J996			0	J997			0	J998			0	1.f.
g. Less: Allowance for loan and lease losses.....	J999			0	K001			0	K002			0	1.g.
h. Trading assets (other than derivatives).....	K003			0	K004			0	K005			23,000	1.h.
i. Derivative trading assets.....	K006			0	K007			0	K008			0	1.i.
j. Other real estate owned.....	K009			0	K010			0	K011			0	1.j.
k. Other assets.....	K012			0	K013			0	K014			0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:													
a. Securities sold under agreements to repurchase.....	K015			0	K016			0	K017			0	2.a.
b. Derivative trading liabilities.....	K018			0	K019			0	K020			0	2.b.
c. Commercial paper.....	K021			0	K022			0	K023			0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024			117,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030			0	K031			0	K032			0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033			0	K034			0	K035			0	4.

**Optional Narrative Statement Concerning the Amounts  
Reported in the Reports of Condition and Income**

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing *not* to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice

to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, *material* changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?.....

RCON	Yes / No
6979	NO

**BANK MANAGEMENT STATEMENT (please type or print clearly):**

(TEXT 6980)

[Redacted area]

## FFIEC031 - Reportability Rules

Condition
Is to be completed by banks with \$1 billion or more in total assets.
Is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year
Is to be completed by banks with \$100 billion or more in total assets
Is to be completed by banks with total assets of \$10 billion or more
Is to be completed by banks that, (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance
Is to be completed by banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.
Is to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2010, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).
Is to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.
Is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.
Is to be completed only by banks with IBFs and other "foreign" offices.
Is to be completed by (1) all banks with \$1 billion or more in total assets and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.
Is this a bank that: <ul style="list-style-type: none"> <li>(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or</li> <li>(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either: <ul style="list-style-type: none"> <li>(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or</li> <li>(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.</li> </ul> </li> </ul>
Is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million
Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete: <ul style="list-style-type: none"> <li>-Items 4 through 22.a quarterly,</li> <li>-Items 23 through 26 annually with the December report, and</li> <li>-Memorandum items 1 through 4 annually with the December report.</li> </ul>
Is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of <b>December 31, 2010</b> .

Is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

Is to be completed by "large institutions" as defined in FDIC regulations.

Is to be completed by "highly complex institutions" as defined in FDIC regulations.

Is to be completed by banks with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year.

Is to be completed by banks with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting.

Is to be completed by banks with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting.

Reference	Does the bank apply
Schedule RI—Income Statement	YES
Schedule RC-B—Securities	
Schedule RC-D—Trading Assets and Liabilities	
Schedule RC-L—Derivatives and Off-Balance Sheet Items	
Schedule RC-P—1-4 Family Residential Mortgage	
Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments	
Schedule RI—Continued Memorandum items 8.a through 8.d	YES
Schedule RC-D—Trading Assets and Liabilities	
Schedule RI—Memorandum items B.f and B.g	YES
Schedule RC-L—Loans and Lease Financing Receivables	YES
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases	YES
Schedule RC-C—Loans and Lease Financing Receivables	
Schedule RC-S—Servicing, Securitization, and Asset Sale Activities	
Schedule RI-D—Income from Foreign Offices	YES
Schedule RI—Memorandum item 12	YES
Schedule RC-C—Continued Memorandum items 8.b through 8.c	
Schedule RC-C—Continued Memorandum items 10 and 11	YES
Schedule RC-D—Continued Memorandum items 5 through 10	YES
Schedule RC-I—Assets and Liabilities of IBFs	YES
Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices	YES
Schedule RC-Q	YES
Schedule RC-S—Continued Memorandum item 2.c	YES
Schedule RC-T—Continued	YES
Schedule RC-C6	YES

Schedule RC-O - Memorandum items 6 through 12 Schedule RC-O - Memorandum item 13.a	YES
---	-----

Schedule RC-O - Memorandum items 13.b through 13.g	YES
--	-----

Schedule RC-O - Memorandum items 14 and 15	YES
--	-----

Schedule RC-T Items 4 through 22 and Memorandum item 3 quarterly, Items 23 through 26 annually with the December report, and Memorandum items 1, 2, and 4 annually with the December report.	YES
--	-----

Schedule RC-T Items 4 through 26 annually with the December report, and Memorandum items 1 through 4 annually with the December report.	YES
--	-----

Schedule RC-T Items 4 through 13 annually with the December report, and Memorandum items 1 through 3 annually with the December report.	YES
--	-----